

PATENT
Attorney Docket No. 6583
Client Reference No. 066548-0064

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of:

Dushyant Sharma

Art Unit: 3691

Application No.: 09/751,265

Examiner: Olabode Akintola

Filed: December 29, 2000

For: Integrated Systems for Electronic
Bill Presentment and Payment

APPELLANT'S APPEAL BRIEF

Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In support of an appeal from the rejection dated December 27, 2006, and the
Notice of Appeal filed on April 26, 2007, Appellant now submits this Appeal Brief.

<i>CERTIFICATE OF TRANSMISSION UNDER 37 CFR 1.8</i>			
I hereby certify that this Appellant's Appeal Brief and all accompanying documents are, on the date indicated below, <input checked="" type="checkbox"/> being transmitted to the United States Patent and Trademark Office via the Electronic Filing System.			
<i>Name (Print/Type)</i>	Vicki Lawler		
<i>Signature</i>	/Vicki Lawler/	<i>Date</i>	April 27, 2007

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Real Party In Interest

The patent application that is the subject of this appeal is assigned to Metavante Corporation, Milwaukee, Wisconsin 53223.

Related Appeals and Interferences

An earlier appeal in this application was filed on July 31, 2006. Prosecution was reopened by a newly assigned Examiner.

Status of Claims

Claims 1-20 were rejected in the Office Action mailed on December 27, 2006.

Status of Amendments

The last amendment in this application was filed on September 13, 2005. The amendment was entered.

Summary of Claimed Subject Matter

The present application is directed to integrated systems for bill presentment and payment. No claim elements in the independent claims of this application are in means plus function or step plus function format.

Claim 1

Claim 1 recites an electronic bill presentment and payment system (EBPP). The subject matter of this claim includes a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of customers. These claim limitations are described at least in the specification at p. 7, lines 8-10, which refer to a Sun platform using an Oracle database. The system, including the bill processor and database, is depicted in Fig. 1 as element 10. The figure also depicts a plurality of billers 12, 14 and a plurality of consumers 22. Claim 1 also recites a bill data processor coupled to said database, said bill data processor being capable of converting data received from said plurality of billers into a format compatible with said database. Support for this claim limitation is found at least in Claim 1 as filed, and in the specification at p. 8, lines 23-25, p. 9, lines 16-18, and p. 14, lines 18-23. The passage on p. 8 states that billing data may be supplied to consumers in a variety of standard accounting formats. The passage on p. 14 states that billing data for the EBPP may be in a format of any type, such as data from standard accounting packages or data formatted for printing. Fig. 22 gives an example of how the user specifies the data format.

Claim 1 further recites a bill report processor coupled to the database, the bill report processor being capable of allowing at least some of the plurality of billers to review and obtain reports in real time from data relating to billers and the status of the biller's bills in the database. This subject matter is described at least in Claim 1 as filed, in the specification on p. 15, lines 3-9 and in Figs. 26-27. The passage on p. 15 states that the EBPP system 10 enables billers to create reports which may include a number of

transactional statistics, such as the number of bills paid, the number of bills sent, the number of bills disputed, and so on. Figs. 26-27 display screen shots of two such reports, Fig. 26 depicting a report-generating template, and Fig. 27 depicting an example of such a report. Claim 1 as filed states that the reports may be in real time.

The bill security element recited in Claim 1 is depicted in Fig. 2, element 15, and in Fig. 6, and is described in the specification at least at p. 11, lines 1-5 and p. 14, lines 10-12. These passages state that billers and consumers are allowed access to the system only after they are registered and authenticated by, among other techniques, an encryption key. Fig. 2 schematically depicts the bill security element as a highly secure vault with only encrypted access. The portal interface element recited in Claim 1 is described in Claim 1 as filed, in the specification at least on p. 3, line 25, to p. 4, line 3, and is also apparent in Figs. 5-19. The passage on pp. 3-4 describes a portal interface accessible to a plurality of users for accomplishing billing and paying in whatever space or at whatever site they desire. Figs. 5-19 depict a plurality of screen shots indicating that users are at many different sites, including persons paying bills (Figs. 7 and 9-11) and billers (Figs. 19-23). The visual interfaces allow a consumer to review and pay the consumer's bills and thereby change information in the database only if the consumer has been authorized access to the database by a credit verifier. This limitation is supported at least in Claim 1 as filed, in Fig. 6, and in the specification at p. 8, lines 3-5. Thus, each limitation of Claim 1 is fully supported in the application as filed.

Claim 8

The limitations of independent Claim 8 are also fully supported in the application as filed. Claim 8 has many of the limitations of Claim 1, and an additional limitation of a bill payment processor capable of communicating with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills. This limitation finds support at least in Fig. 1, in Claim 3 as filed and also in the specification at p. 4, lines 6-7, and at p. 7, lines 26-28. Fig. 1 depicts financial institutions (banks) and payment facilitators in communication with the EBPP. The passage on p. 4 of the specification states that all EBPP functions and processes can be controlled by systems and processes of embodiments of the present invention. The passage from p. 7 of the specification states that the EBPP arranges all necessary transactions with payment facilitators and banks. Claim 3 as filed states that the EBPP system includes processing capacity with the recited communications capability. Thus, the application supports the Claim 8 limitation of a bill payment processor as recited in the claim.

Grounds of Rejection to be Reviewed on Appeal

The grounds of rejection to be reviewed on appeal are whether there is error in the rejection of Claims 1-16 and 18-20 under 35 U.S.C. § 102(b) as being anticipated by Haseltine, U.S. Patent 6,578,015 (Haseltine) and whether there is error in the rejection of claim 17 as being unpatentable over the Haseltine patent in view of Kamen et al., U.S. Patent 6,421,067 (Kamen).

Argument

Appellant appeals the rejection of Claims 1-16, 18-20 under section 102(b) as being anticipated by Haseltine, and the rejection of claim 17 under section 103(a) as being obvious.

Section 102(b) (Claims 1-16, 18-20)

Claims 1-16 and 18-20 are rejected as anticipated by U.S. Patent No. 6,578,015 to Haseltine et al. (Haseltine). The rejection states that Haseltine discloses each of the limitations of Claims 1-20. Appellant appeals the rejection of the claims.

a. Claims 1-3, 5

A claim is anticipated only if each and every limitation of the claim is found either expressly or inherently in a single prior art reference. Bristol-Myers Squibb Co. v. Ben Venue Labs., Inc., 246 F.3d 1368, 1374 (Fed. Cir. 2001) (affirming invalidity of claims because of anticipation). The system of Claim 1 recites five specific limitations, each with several qualifications and modifications. Haseltine does not disclose at least: a bill report processor coupled to the database that is capable of allowing some of the billers to review and obtain reports in real time from data relating to the billers and status of the biller's bills stored in the database; and a portal interface element coupled to the database, the portal interface element being capable of supporting a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being supported by a web portal or bill presentment and payment website

different from other of the visual interfaces, each of the visual interfaces allowing a consumer to review and pay the consumer's bills and thereby change information in the database only if the consumer has been authorized access to the database by a credit verifier bill data processor coupled to the data base. The rejection cites Haseltine, col. 12, lines 22-26 and col. 6, lines 11-24 for the bill report processor limitation and cites Haseltine, col. 9, lines 52-60, col. 10 lines 44-65 and col. 11 lines 31-47 for the portal interface element and visual interfaces limitations of Claim 1.

Col. 12, lines 22-26 of Haseltine teach that a back end payment system processes credit card and transfers between banks and that application logic may include logic for generating reports to biller's and administrators at scheduled intervals or upon demand. No teaching was found as to what the reports are or whether the reports are from data relating to the biller's or status of the biller's bills stored in the database. Col. 6, lines 11-24 of Haseltine teach that a customer may view summary bills and/or detailed bills. Clearly, allowing a customer to view summary bills and/or detailed bills does not teach allowing some of the billers to review and obtain reports in real time from data relating to the billers and status of the biller's bills stored in the database.

Col. 9, lines 52-60 of Haseltine teach that a customer may log onto a website of a biller through the Internet via, for example, an HTML Secure Sockets Layer (HTML SSL) to view and pay bills, in which case the biller can maintain a database shown in FIG. 4 on an appropriate server. Col. 10, lines 44-65 of Haseltine teach a different embodiment where a thin-consolidator maintains a database similar to the database shown in FIG. 4 of Haseltine and customers use the Internet to log onto the website maintained

by the thin-consolidator through, for example an HTML SSL to view and pay bills. Col. 11 lines 31-47 of Haseltine teach that a translator is used to transform biller data into a format appropriate for storage in the database shown in FIG. 4 of Haseltine and that a customer uses the Internet to log onto a website via, for example, an HTML SSL to view and pay bills. These columns do not discuss, and thus do not disclose, any mention of a portal interface element or a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website different from other visual interfaces that allow a consumer to review and pay bills, thereby changing information in the database.

With respect to Claim 1, Haseltine does not teach at least a bill report processor as claimed or a portal interface element as claimed or a plurality of visual interfaces as claimed. Since Haseltine does not disclose these limitations, and it is not required by any inherent property of a bill report processor or port interface element, Haseltine does not disclose a bill report processor coupled to the database that is capable of allowing some of the billers to review and obtain reports in real time from data relating to the billers and status of the biller's bills stored in the database; and a portal interface element coupled to the database, the portal interface element being capable of supporting a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being supported by a web portal or bill presentment and payment website different from other of the visual interfaces, each of the visual interfaces allowing a consumer to review and pay the consumer's bills and thereby change information in the database only if the consumer has been authorized access to the

database by a credit verifier bill data processor coupled to the data base.. See In re Oelrich, 666 F.2d 578 (C.C.P.A. 1981) (reversing rejections for anticipation). Because the reference does not disclose at least these limitations of Claim 1, there is no anticipation of Claim 1, which is therefore allowable. Accordingly, the rejection of Claim 1 is error. Claims 2, 3 and 5 are allowable because they depend from Claim 1.

b. Claim 4

Claim 4 recites the electronic bill presentment and payment system of Claim 1, "in which said bill security element is adapted to utilize a third party credit verifier as said credit verifier." A third party credit verifier, such as for example, Equifax, is used to authorize a consumer to access the database. The rejection cites col. 11, lines 31-46; col. 5, lines 37-49; col. 4, lines 57-67, and col. 6, lines 7-10 of Haseltine for this limitation.

None of these cited columns and lines teaches this limitation. Col. 11 lines 31-46 of Haseltine teach that a customer may log on to a site via an HTML SSL over the Internet to view and pay bills. SSL is a cryptographic protocol that provides secure communications on the Internet for such things as web browsing, e-mail, Internet faxing, instant messaging and other data transfers. Col. 5 lines 37-49 of Haseltine teach a bill data validation procedure to insure the integrity of the bill. The bill data validation procedure may include verification of the consumer's identity, verification of the integrity of the transmitted data, and/or verification that all required fields have been properly populated. Col. 4 lines 57-67 of Haseltine teach that bill data may include, among other items, a customer identifier, and the bill data stream may be coded. Col. 6, lines 7-10 of

Haseltine teach that customers may have access to the active area of the database of Haseltine. Haseltine does not teach or suggest a credit verifier or a third party credit verifier. Accordingly, there is error in the rejection of Claim 4.

c. Claim 6

Claim 6 recites the electronic bill presentment and payment system of Claim 1, in which the portal interface element is adapted to employ XML transmissions. The rejection cites col. 5, lines 28-30 of Haseltine for this limitation. Col. 5, lines 28-30 of Haseltine teach that bill format data input to the database of Haseltine may include XML functionality. Haseltine teaches electronic transmission for his electronic bill payment system using HTML SSL as described in several places in Haseltine. See e.g., col. 11 lines 31-46. Haseltine does not teach or suggest XML, to which there are alternatives, and are therefore not inherently required in electronic transmissions. Since Haseltine does not teach or suggest the limitations of claim 6 and this limitation is not inherent in electronic transmissions, there is error in the rejection of claim 6.

d. Claim 7

Claim 7 recites the electronic bill presentment and payment system of Claim 4, in which each consumer is authorized access to the database by a credit verifier during a particular consumer session on the visual interface only after an interactive session between the electronic bill presentment and payment system and the credit verifier which occurs during the consumer session. The rejection cites the same passage of Haseltine as

in the rejection of claim 4 as teaching these limitations. As noted in the discussion of Claim 4, Haseltine does not teach a credit verifier. Accordingly, Haseltine cannot teach an interactive session between the electronic bill presentment and payment system and the credit verifier during a particular consumer session. Accordingly, the rejection of Claim 7 is error.

e. Claims 8, 9-11, and 13-16

Independent Claim 8 recites an electronic bill presentment and payment system. The system of Claim 8 recites six specific limitations, each with several qualifications and modifications. As noted above for Claim 1, Haseltine does not disclose at least a bill report processor coupled to the database that is capable of allowing some of the billers to review and obtain reports in real time from data relating to the billers and status of the biller's bills stored in the database. Instead, Haseltine teaches that a customer may view summary bills and/or detailed bills. See col. 6, lines 11-24. Clearly, allowing a customer to view summary bills and/or detailed bills does not teach allowing some of the billers to review and obtain reports in real time from data relating to the billers and status of the biller's bills stored in the database.

To anticipate a claim, the reference must teach every element of the claim. M.P.E.P. 2131. Haseltine does not teach or suggest the bill data processor limitation and also does not teach or suggest several additional limitations of the portal interface element. For example, Haseltine does not disclose that the portal interface element is used to initiate an interactive session with a consumer (bill payer) via a bill security element with a credit verifier to obtain authorization for the consumer to have access to

information from the database. The rejection cites col. 9, lines 52-60, col. 10 lines 44-65 and col. 11 lines 31-47 of Haseltine as disclosing this limitation. As noted in discussions above, Haseltine does not teach or disclose a credit verifier. Therefore Haseltine does not teach or disclose an interactive session with a consumer and a credit verifier via a security element. For at least these reasons, the office action does not make out a prima facie rejection of Claim 8, and the rejection of Claim 8 is error. If examination at this stage does not produce a prima facie case of unpatentability, then without more, Applicant is entitled to grant of the patent. In re Oetiker, 977 F.2d 1443, 1445 (Fed. Cir. 1992) (reversing rejections based on anticipation). Claims 9-10, 13-16, and 18-20 depend from Claim 8 and are allowable at least because Claim 8 is allowable.

f. Claim 11

Claim 11 recites the electronic bill presentment and payment system of Claim 8 in which the bill report processor is adapted to allow the consumer to use one of the visual interfaces on a website to inquire online about the status of at least one bill, the inquiry being conveyed by the system to the particular biller. The rejection cites col. 6, lines 11-24 of Haseltine as disclosing this limitation. Col. 6, lines 11-24 of Haseltine teach that status tables are used to track the status of bills presented to the customers and may track whether a customer's bills have been viewed, paid, have been submitted, or are pending. There is no text or figure in Haseltine depicting an inquiry from a customer being conveyed by the system to the particular biller. Accordingly, the rejection of Claim 11 is error.

g. Claim 12

Claim 12 recites the electronic bill presentment and payment system of Claim 8 in which the bill data processor is adapted to allow an interactive session between the consumer and a particular biller. The rejection cites col. 6 lines 22-29 of Haseltine as teaching this limitation. Col. 6 lines 22-29 of Haseltine teach that functionality may be provided to allow customers to dispute a bill by sending a message to a customer service representative. The biller of the disputed bill may log onto the system to take appropriate action, such as, for example, canceling, modifying, or reinstating the bill. Fig. 3 depicts the payer interacting only with the website of the biller that maintains the database of Haseltine. In the database, billers access a staging area to input bills. See col. 4, line 53 to col. 5 line 58. Consumers can access the active area and archive area of the database. See col. 6 line 6 to col. 7 line 33. There is no text or figure in Haseltine depicting a biller interacting directly with a consumer or payer. Accordingly, the rejection of Claim 12 is error.

h. Claim 18

Claim 18 recites the electronic bill presentment and payment system of Claim 8 in which the bill report processor is adapted to allow the consumer to select for review bills coming due on a certain date. The rejection cites col. 16 lines 23-27 of Haseltine as teaching this limitation. Col. 16 lines 23-27 of Haseltine is part of claims 24 and 25 and teaches that a bill template is selected to format a bill presented to the customer and one of the bill template selection rules compares a current date with the due date of the bill. This does not teach allowing a biller to select for review bills coming due on a certain

date. While Haseltine discusses searching an archive of bills from a particular biller over the past 12 months, Haseltine has no teaching of a consumer or payer's ability to select for review bills coming due on a certain date. Accordingly, the rejection of Claim 18 is error.

i. Claim 19

Claim 19 recites the electronic bill presentment and payment system of Claim 8 in which the bill report processor is adapted to allow the consumer to select for review bills overdue. The rejection cites col. 7 lines 55-58 and col. 8 lines 8-18 of Haseltine as teaching this limitation. Haseltine teaches that the appearance of the bill presented to the customer can be changed based upon the originating biller and the current state of the bill (e.g., whether the bill is current, past due, in collection, or about to enter collection). Haseltine has no teaching of allowing the consumer to select for review bills overdue. Accordingly, the rejection of claim 19 is error.

j. Claim 20

Claim 20 recites the electronic bill presentment and payment system of Claim 8 in which the portal interface element is adapted to allow the consumer to pay bills from a plurality of different visual interfaces, each on a different site. The rejection cites col. 2 lines 38-43 and col. 10 lines 44-65 of Haseltine as teaching this limitation. As discussed above for Claim 1, Haseltine teaches different embodiments where a consolidator maintains a database similar to the database shown in FIG. 4 of Haseltine. A customer logs onto the consolidator's site to pay bills. Haseltine has no teaching of allowing a

consumer to pay bills from a plurality of different visual interfaces, each of which is on a different site. Accordingly, the rejection of claim 20 is error.

Section 103(a) (Claim 17)

To establish a prima facie case of obviousness, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one skilled in the art, to modify the reference or combine teachings. Any proposed modification cannot render the prior art unsatisfactory for its intended purpose or change the principle of operation of a reference. There must be a reasonable expectation of success and the prior art references must teach or suggest all of the claim limitations. See M.P.E.P. 2143. Conclusory statements cannot be relied on when dealing with particular combinations of prior art and specific claims.

Claim 17 recites the electronic bill presentment and payment system of Claim 8 in which the portal interface element is adapted to allow consumers to modify, online, the format in which a bill is presented to a consumer on the visual interface. Haseltine does not teach or suggest modifying formats of bills on line. The rejection cites Kamen for this disclosure but does not cite any passage of Kamen for such a disclosure. Kamen teaches an electronic programming guide that uses pictograms and text boxes in which a user can change the size of the pictogram and text boxes. There is no teaching or suggestion of allowing a consumer to modify, online, the format in which a bill is presented to the consumer on the visual interface. Furthermore, Kamen fails to teach a bill report processor coupled to the database that is capable of allowing some of the billers to review and obtain reports in real time from data relating to the billers and status

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of the biller's bills stored in the database or portal interface element is used to initiate an interactive session with a consumer (bill payer) via a bill security element with a credit verifier to obtain authorization for the consumer to have access to information from the database. Therefore, neither Haseltine nor Kamen, singly or in combination, teach or suggest all of the limitations of claim 17. Accordingly, the rejection of Claim 17 is error.

Appellant has shown that the rejection of Claims 1-20 under 35 U.S.C. §§ 102(b) and 112, second paragraph, is error. Appellant and the attorney below earnestly request that the Board reverse the rejections of Claim 1-20 and allow the claims of the application.

Respectfully submitted,

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Date: April 27, 2007

CLAIMS APPENDIX

1. (Previously presented) An electronic bill presentment and payment system, comprising:

a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

a bill data processor coupled to said database, said bill data processor being capable of converting data received from said plurality of billers into a format compatible with said database;

a bill report processor coupled to said database, said bill report processor being capable of allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and the status of said biller's bills stored in said database;

a bill security element which prohibits access to said database by any entity not having encrypted access to said database; and

a portal interface element coupled to said database, said portal interface element being capable of supporting a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being supported by a web portal or bill presentment and payment website different from other of said visual interfaces, each of said visual interfaces allowing a consumer to review and pay said consumer's bills and thereby change information in said database only if said consumer has been authorized access to said database by a credit verifier.

2. (Previously presented) An electronic bill presentment and payment system as defined in Claim 1, further comprising a bill payment processor capable of communicating with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills.

3. (Previously presented) An electronic bill presentment and payment system as defined in Claim 1, further comprising a bill payment processor capable of communicating with a plurality of payment facilitators in order to couple said payment facilitators to said database in order to facilitate payment of bills

4. (Previously presented) An electronic bill presentment and payment system as defined in Claim 1, in which said bill security element is adapted to utilize a third party credit verifier as said credit verifier.

5. (Previously presented) An electronic bill presentment and payment system as defined in Claim 1, in which said portal interface element is adapted to employ HTML transmissions.

6. (Previously presented) An electronic bill presentment and payment system as defined in Claim 1, in which said portal interface element is adapted to employ XML transmissions.

7. (Previously presented) An electronic bill presentment and payment system as defined in Claim 4, in which each said consumer is authorized access to said database by

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a credit verifier during a particular consumer session on said visual interface only after an interactive session between said electronic bill presentment and payment system and said credit verifier which occurs during said consumer session

8. (Previously presented) An electronic billing presentment and payment system comprising:

a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

a bill data processor coupled to said database, said bill data processor being capable of converting data received from said plurality of billers into format compatible with said database;

a bill report processor coupled to said database, said bill data processor being capable of allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and the status of said biller's bills stored in said database;

a bill security element which prohibits access to said database by any entity not having encrypted access to said database;

a bill payment processor capable of communicating with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills; and

a portal interface element coupled to said database, said portal interface element being capable of supporting a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being

associated with a different web portal or bill presentment and payment website from other of said visual interfaces;

wherein said portal interface element is adapted to prompt said consumer, via said visual interface, for logon information and to receive from said consumer, via said visual interface, logon information which is used to initiate an interactive session via said bill security element with a credit verifier to obtain authorization for said consumer to have access to information from said database, whereupon if authorization from said credit verifier is received from said credit verifier, said portal interface element is adapted to allow said consumer to access information in said database in order to pay bills.

9. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said consumer may use any one of a plurality of different ones of said visual interfaces on a to receive and pay bills.

10. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is adapted to allow said consumer to use said visual interface on its associated website to review and pay a plurality of bills from a plurality of billers.

11. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is adapted to allow said consumer to use one of said visual interfaces on a website to inquire online about the status of at least one bill, said inquiry being conveyed by said system to the particular biller.

12. (Previously presented) An electronic bill presentment and payment system as defined in Claim 11, wherein said bill data processor is adapted to allow said system to establish an interactive session between said consumer and the particular biller.

13. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill payment processor is adapted to allow said consumer to pay bills using a credit card.

14. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is adapted to allow said consumer to receive reports from said system.

15. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is adapted to allow said system to automatically notify a biller when a consumer has paid a bill.

16. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill data processor is adapted to allow a biller to modify, online, the format in which a bill is presented to said consumer on said visual interface.

17. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is adapted to allow said

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consumer to modify, online, the format in which a bill is presented to said consumer on said visual interface.

18. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is adapted to allow said consumer to select for review bills coming due on a certain date.

19. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is adapted to allow said consumer to select for review bills overdue.

20. (Previously presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is adapted to allow said consumer to pay bills from a plurality of different visual interfaces, each on a different site.

21. Cancelled

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EVIDENCE APPENDIX

None

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RELATED PROCEEDINGS APPENDIX

None